

Information to identify the case:

Debtor 1 **Toby J Walker, Sr.**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9114**

EIN _ _ - _ _ _ _ _

Social Security number or ITIN _ _ _ _

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **WESTERN DISTRICT OF**
PENNSYLVANIA

Date case filed in chapter **13** **5/19/16**Case number: **16-70385-JAD**Date case converted to chapter **7** **7/1/19****Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Toby J Walker, Sr.	
2. All other names used in the last 8 years		
3. Address	925 East Main Street Somerset, PA 15501	
4. Debtor's attorney Name and address	Joseph E. Fieschko Jr. Fieschko & Associates Suite 2230 436 7th Avenue Pittsburgh, PA 15219	Contact phone 412-281-2204 Email: joe@fieschko.com
5. Bankruptcy trustee Name and address	Lisa M. Swope Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

Debtor **Toby J Walker, Sr.**Case number **16-70385-JAD**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/1/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 7, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2nd Floor Conference Room, 110 Franklin Street, Johnstown, PA 15905
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/7/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 9/9/19 Deadline for governmental units to file a proof of claim: Filing deadline: 11/15/16 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Toby J Walker, Sr.
DebtorCase No. 16-70385-JAD
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: bsil
Form ID: 309BPage 1 of 2
Total Noticed: 34

Date Rcvd: Jul 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2019.

db +Toby J Walker, Sr., 925 East Main Street, Somerset, PA 15501-2141
 aty +Elizabeth Lamont Wassall, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B,
 Mount Laurel, NJ 08054-2242
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr +CSU - OUCTS, PA Labor & Industry, PA Department of Labor and Industry,
 Office of Unemployment Compensation, 651 Boas Street, Room 702, Harrisburg, PA 17121-0751
 14233077 +AAS Debt Recovery, PO Box 121, Monroeville, PA 15146-0121
 14233078 +AAS Debt Recovery Inc., PO Box 129, Monroeville, PA 15146-0129
 14233079 +BOFIFEDBK/HRBMRDL/ATLC, PO Box 105374, Atlanta, GA 30348-5374
 14270760 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of PA, PO Box 117, Columbus, OH 43216)
 14233082 +First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
 14233085 John Deer Financial, PO Box 5328, Madison, WI 53705-0328
 14300039 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14233089 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
 14233090 +Potofolio Recovery Assoc./Walmart, PO Box 12914, Norfolk, VA 23541-0914
 14233093 +TEK Collect, PO Box 1269, Columbus, OH 43216-1269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: joe@fieschko.com Jul 02 2019 03:39:07 Joseph E. Fieschko, Jr.,
 Fieschko & Associates, Suite 2230, 436 7th Avenue, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2019 03:40:45 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jul 02 2019 03:41:00
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14233080 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 02 2019 03:41:05 Collection Service Center,
 839 5th Avenue, New Kensington, PA 15068-6303
 14233081 +EDI: CONVERGENT.COM Jul 02 2019 07:18:00 Convergent Outsourcing, 800 SW 39th Street,
 Renton, WA 98057-4927
 14233083 +EDI: AMINFOFP.COM Jul 02 2019 07:18:00 First Premier Bank, 601 S.Minnesota Aenue,
 Sioux Falls, SD 57104-4868
 14233084 EDI: JEFFERSONCAP.COM Jul 02 2019 07:18:00 Jefferson Capital Systems, 16 McClelland Road,
 Saint Cloud, MN 56303
 14278639 EDI: JEFFERSONCAP.COM Jul 02 2019 07:18:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 14241446 EDI: MERRICKBANK.COM Jul 02 2019 07:18:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 14275826 +EDI: MID8.COM Jul 02 2019 07:18:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14233086 +EDI: MERRICKBANK.COM Jul 02 2019 07:18:00 Merrick Bank, 10705 S. Jordan Gtwy, Suite 200,
 South Jordan, UT 84095-3977
 14233087 +EDI: MID8.COM Jul 02 2019 07:18:00 Midland Funding, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 14233088 +E-mail/Text: Bankruptcies@nragroup.com Jul 02 2019 03:41:48 National Recovery Agency,
 2491 Paxton Street, Harrisburg, PA 17111-1036
 14296963 EDI: PRA.COM Jul 02 2019 07:18:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14293306 +EDI: JEFFERSONCAP.COM Jul 02 2019 07:18:00 Premier Bankcard, Llc,
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 14233091 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 02 2019 03:46:31 Regional Acceptance Corp.,
 1424 E. Fire Tower Road, Greenville, NC 27858-4105
 14237419 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 02 2019 03:46:31 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 14233092 +EDI: RMSC.COM Jul 02 2019 07:19:00 Synchrony Bank, Po Box 960061,
 Orlando, FL 32896-0061
 14233094 +EDI: BLUESTEM Jul 02 2019 07:19:00 WEB Bank/Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, N.A.
 cr PNC Bank, National Association

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: bsil
Form ID: 309B

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Total Noticed: 34

Date Rcvd: Jul 01, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2019 at the address(es) listed below:

CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, N.A. pabk@logs.com,
ewassall@logs.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC Bank, N.A. bkgroup@kmlawgroup.com
Joseph E. Fieschko, Jr. on behalf of Debtor Toby J Walker, Sr. joe@fieschko.com,
rcfishko@aol.com
Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 9